

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

Case No.: 15-31679-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael T. Speich  
533 Coleman Drive  
Clayton, NJ 08312

Debbie A. Speich  
aka Debbie A. Reser  
533 Coleman Drive  
Clayton, NJ 08312

Social Security No.:  
xxx-xx-5195

xxx-xx-9062

Employer's Tax I.D. No.:

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case as to the:

Debtor and Joint Debtor was entered on July 2, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: July 2, 2019

JAN: kyr

Jeanne Naughton  
Clerk

Certificate of Notice Page 2 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Michael T. Speich  
Debbie A. Speich  
DebtorsCase No. 15-31679-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 148Page 1 of 2  
Total Noticed: 22

Date Rcvd: Jul 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2019.

db           #+Michael T. Speich, 533 Coleman Drive, Clayton, NJ 08312-1543  
 jdb           #+Debbie A. Speich, 533 Coleman Drive, Clayton, NJ 08312-1543  
 515856317   +Bank of America, N.A., c/o Kivitz McKeever Lee, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 515856325   +TD Bank/Target Credit Card, PO Box 673, Minneapolis, MN 55440-0673  
 515906660   US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
 515856326   +US Department of ED/GLELSI, PO Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg           E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2019 01:14:55   U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg           +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2019 01:14:48   United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516059996   EDI: BANKAMER.COM Jul 03 2019 04:18:00   Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785  
 515856318   EDI: CAPITALONE.COM Jul 03 2019 04:18:00   Capital One Bank USA, N.A., 15000 Capital One Drive, Richmond, VA 23238  
 515931602   EDI: CAPITALONE.COM Jul 03 2019 04:18:00   Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 515856319   EDI: CHASE.COM Jul 03 2019 04:23:00   Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 515856320   EDI: ARSN.COM Jul 03 2019 04:18:00   Citibank, c/o ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100  
 515856321   +EDI: WFNNB.COM Jul 03 2019 04:18:00   Comenity Bank/Fashion Bug, PO Box 182272, Columbus, OH 43218-2272  
 515856322   EDI: WFNNB.COM Jul 03 2019 04:18:00   Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789  
 515856323   EDI: IRS.COM Jul 03 2019 04:18:00   IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 516355835   EDI: BL-BECKET.COM Jul 03 2019 04:18:00   Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 515856324   +EDI: AGFINANCE.COM Jul 03 2019 04:18:00   One Main Financial, PO Box 499, Hanover, MD 21076-0499  
 516052082   +EDI: AGFINANCE.COM Jul 03 2019 04:18:00   OneMain Financial Group, LLC, 6801 Colwell Blvd, Mail Stop: NTSB: 1310, Irving, TX 75039-3198  
 515920616   EDI: Q3G.COM Jul 03 2019 04:18:00   Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 515885306   EDI: RMSC.COM Jul 03 2019 04:18:00   Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 516055442   +E-mail/Text: bncmail@w-legal.com Jul 03 2019 01:15:11   TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 148

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Total Noticed: 22

Date Rcvd: Jul 02, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Eric Clayman on behalf of Joint Debtor Debbie A. Speich jenkins.clayman@verizon.net, connor@jenkinsclayman.com  
Eric Clayman on behalf of Debtor Michael T. Speich jenkins.clayman@verizon.net, connor@jenkinsclayman.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 6